

## **Pandemic Income Messaging - Updates January 4, 2021**

Customers may be accessing additional income due to federal and state actions over the past weeks to respond to the Coronavirus Pandemic. Please use this document to clarify potential actions needed by a customer.

For all additional questions, a customer may be referred to the following FAQ page for Unemployment Income [here](#).

### **1. Washington's Pandemic Relief Payment Program:**

On Dec. 27, 2020, Gov. Jay Inslee authorized the use of federal CARES Act funds to help Washington claimants whose Pandemic Unemployment Assistance (PUA) benefits expired on Dec. 26. Pandemic Unemployment Assistance (PUA) is a separate benefit program that provides a financial safety net to many people who do not qualify for regular unemployment.

- a. One-time payment of \$550 for individuals who are currently eligible for Pandemic Unemployment Assistance (PUA), which includes self-employed and gig economy contractors. These payments will be sent from the Employment Security Department (ESD) starting on or around December 30, 2020.
- b. These payments will be reflected in 2020 1099s issued by the Employment Security Department. These payments are considered 2020 income and **do not need to be reported as income for the 2021 plan year.**
- c. How customers can tell if they have been paid (from Employment Security Department)
  - i. For those with eServices accounts:
    1. After Jan. 1, 2021, go to their eServices account and select Manage my active PUA claim.
    2. Select the Weeks summary tab.
    3. Select the dollar amount listed in the Benefits paid column for the week ending Nov. 21, 2020.
    4. If they were eligible and received payment, they'll see it as a payment in the Benefit detail called Federal or State Stimulus.
  - ii. For those without eServices accounts:
    1. Check their bank, credit union, or debit card statement after January 1, 2021.
  - iii. Individual customers can visit the Employment Security Department website [here](#) for additional details.

**Guidance:** This income applies to the 2020 tax year. Do not include this payment when reporting customer income in Washington Healthplanfinder for plan year 2021.

### **2. Federal Stimulus Payments:**

One-time payment – eligible individuals will receive \$600 for single tax filers, \$1,200 for joint filers, plus \$600 for each child with benefits phased out for individuals earning between \$75,000 and \$99,000 (doubled for joint filers). These payments will be sent from the federal government on a rolling basis starting in late December.



**Guidance:** This income is non-taxable. Do not include this payment when reporting customer income in *Washington Healthplanfinder*.

### 3. Pandemic Unemployment Assistance (PUA)

Extends unemployment benefits for those currently receiving PUA, including workers who are self-employed, contractors, or participating in the gig economy. The extension is from January 2, 2021 to March 13, 2021. PUA payments will continue to be sent from the Employment Security Department (ESD).

**Guidance:** This income should be included in their unemployment benefit income in *Washington Healthplanfinder*.

This amount is listed on their Employment Security Department eServices (SecureAccess) account as the base weekly benefit amount. How they can view unemployment benefits are posted [here](#).

### 4. Pandemic Emergency Unemployment Compensation (PEUC)

Extends unemployment benefits for those currently receiving PEUC. The extension is from January 2, 2021 to March 13, 2021. PEUC payments will continue to be sent from the Employment Security Department (ESD).

**Guidance:** This income should be included in their unemployment benefit income in *Washington Healthplanfinder*.

This amount is listed on their Employment Security Department eServices (SecureAccess) account as the base weekly benefit amount. How they can view unemployment benefits are posted [here](#).

### 5. Federal Pandemic Unemployment Compensation (FPUC)

Additional \$300/week in increased unemployment benefits for those currently receiving FPUC. The extension is from January 2, 2021 to March 13, 2021. The FPUC payments will be sent from the Employment Security Department (ESD).

**Guidance:** This income **should not be** included in their unemployment benefit income in *Washington Healthplanfinder* if enrolled in Washington Apple Health (Medicaid) or households with members enrolled in both Apple Health and Qualified Health Plans.

This income **should be** included in their unemployment benefit income in *Washington Healthplanfinder* for households **only** enrolled in a Qualified Health Plan.

- The amount included is listed in the weekly benefit amount listed under the 'Weeks Summary tab' in their eServices account.
- If enrolled in a Qualified Health Plan, a customer may choose to lower the amount of tax credits applied to their premium if they are concerned about a potential tax credit repayment. Refer them to the following links:
  - [Premium Tax Credit Estimator Tool](#)
  - [Step by step instructions on how to change your tax credits](#)